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GET THE HELP YOU NEED

NASHVILLE - Tennessee Consumer Affairs Director Mary Clement is on a mission – to tell Tennesseans that they have an advocate in state government.

For 26 years, the Tennessee Division of Consumer Affairs has been the consumer's advocate and customer service representative in state government. But many taxpayers are unaware of the division's work to regulate business practices, alert consumers to potential scams and try to help them when they feel they have been treated unfairly.

This week is Consumer Awareness Week in Tennessee, and the Division of Consumer Affairs is reminding all Tennesseans that it's here to help.

The Consumer Affairs Division acts in three ways: to educate, mediate, and investigate.

The Division provides educational materials and programs to consumers on a variety of issues, including the Landlord/Tenant Act, the Lemon Law and Identity Theft. The Division hopes to reach consumers before they make detrimental decisions that can strip them of their money and their dignity. Beginning in September, Consumer Affairs is teaming with the state's Department of Financial Institutions to sponsor free consumer workshops across the state. The workshops will cover topics such as predatory lending, property and casualty, health and life insurance; along with scams in telemarketing and home repair.

"Our goal is to educate consumers to research situations before they spend their money," said Director Mary Clement. "We want to make Tennessee a fair place to do business and a fair place to work."

Consumer Affairs accepts consumer complaints and attempts to mediate the problem with the company. If the company fails to respond after several attempts, they are placed on a "Buyers Beware List" maintained by the Division. The Buyer Beware List is posted on the Consumer Affairs website and given to the media in order to alert consumers to use caution when choosing to do business with these companies.

Through successful mediation, Consumer Affairs helped Margrett Aymett, who had been charged for a bill she'd already paid, and who was eventually turned in to a credit agency. Consumer Affairs straightened out the matter and helped her restore her credit history.

After looking into complaints, if the Division feels fraudulent actions have taken place, it can work the with State Attorney General's office to take legal action. From 1998 to 2002, the Consumer Affairs Division was involved in returning more than \$19 million to consumers through mediation and legal action.

When life hands you a lemon, making lemonade isn't your only option – Consumer Affairs may be able to help. You can visit the Division's website at www.tennessee.gov/consumer, or call us toll-free at 1-800-342-8385.

For an interview with Mary Clement, please contact Tara Conner at 615-741-8589.